



UNITED STATES BANKRUPTCY COURT
District of New Jersey

Albert Russo
Po Box 4853
Trenton, NJ 08650-4853
(609) 587-6888
Standing Chapter 13 Trustee

Order Filed on May 28, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In re:

Case No.: 16-33412 / MBK

Atef G Youssef
Tereza F Youssef

Hearing Date: 05/26/2021

Debtor(s)

Chapter: 13

ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: May 28, 2021

Michael S. Kaplan
Honorable Michael E. Kaplan
United States Bankruptcy Judge

Case 16-33412-MBK Doc 105 Filed 05/30/21 Entered 05/31/21 00:17:37 Desc
Imaged Certificate of Notice Page 2 of 5
The modified plan of the debtor having been proposed to creditors, and a hearing having been held on
the confirmation of such modified plan, and it appearing that the applicable provisions of the Bankruptcy
Code have been complied with; and for good cause shown, it is

ORDERED that the modified plan of the above named debtor, dated 02/24/2021, or the last amended
plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in
accordance with 11 U.S.C. § 1326 with funds received from the debtor.

ORDERED that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 84
months.

ORDERED that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following
schedule, which payments shall include commission and expenses of the Standing Trustee in accordance
with 28 U.S.C. § 586:

\$25,059.00 PAID TO DATE

\$1,853.00 for 31 months beginning 6/1/2021

ORDERED that the case is confirmed with a calculated plan funding of \$82,502.00. General
unsecured creditors are scheduled to receive a pro-rata dividend of funds available.

ORDERED that the Standing Trustee shall be authorized to submit, ex parte, an Amended Confirming
Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P.
3002.

ORDERED that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b)
Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13
plan by the Standing Trustee.

ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

ORDERED that the Standing Trustee is authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a), in the amount filed by the post-petition claimant.

ORDERED that the claim of Wells Fargo Bank, NA, court claim #11-1, will be paid as if in the plan, and the Trustee is authorized to pay such claim.

ORDERED that if the debtor has provided for a creditor to be paid in the plan and no Proof of Claim is filed by such creditor before expiration of the applicable bar date, the debtor, pursuant to F.R.B.P. 3004, must file a Proof of Claim on behalf of the creditor within 30 days of the expiration of the applicable bar date. If the time period pursuant to F.R.B.P. 3004 has expired, the debtor must file a Proof of Claim on behalf of the creditor and file a motion to allow the Trustee to pay the late filed claim, or the debtor may obtain a Consent Order with the creditor authorizing the Trustee to pay an amount certain in the plan.

ORDERED as follows:

The plan length is extended to a total of 84 months pursuant to the Cares Act.

Order by Specialized Loan Servicing, LLC, PACER Claim #6-3, to add \$18,472.44 in post-petition forbearance payments paid through the Chapter 13 Plan, to be filed by 6/25/2021.

In re:
Atef G Youssef
Tereza F Youssef
Debtors

Case No. 16-33412-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: May 28, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Atef G Youssef, Tereza F Youssef, 7 Redcoat Drive, East Brunswick, NJ 08816-2758

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Douglas J. McDonough	on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com
Douglas J. McDonough	on behalf of Creditor MEB Loan Trust IV DMcDonough@flwlaw.com
Jason Brett Schwartz	on behalf of Creditor Financial Services Vehicle Trust (FSVT) jschwartz@mesterschwartz.com

District/off: 0312-3

User: admin

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R. A. Lebron

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for MEB LOAN TRUST IV bankruptcy@fskslaw.com

Rebecca Ann Solarz

on behalf of Creditor Specialized Loan Servicing LLC rsolarz@kmllawgroup.com

Robert C. Nisenson

on behalf of Joint Debtor Tereza F Youssef r.nisenson@rcn-law.com
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

Robert C. Nisenson

on behalf of Debtor Atef G Youssef r.nisenson@rcn-law.com
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

Robert P. Saltzman

on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org

Sean M. O'Brien

on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13